

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Sandra Y Bruce

Debtor(s)

Case No. 09 B 28786

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2009.
- 2) The plan was confirmed on 09/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 03/22/2013.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$16,686.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$34,163.24
Less amount refunded to debtor	\$1,913.60

**NET RECEIPTS: \$32,249.64**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,058.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,636.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,694.05**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Home Care Products	Unsecured	418.30	NA	NA	0.00	0.00
Ameriloan	Unsecured	210.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	1,222.00	1,095.11	1,095.11	1,095.11	0.00
Asset Acceptance	Unsecured	1,222.00	127.65	127.65	127.65	0.00
City Of Chicago Dept Of Revenue	Unsecured	100.00	122.00	122.00	122.00	0.00
Collection Company Of America	Unsecured	66.00	NA	NA	0.00	0.00
Columbia House	Unsecured	111.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	2,645.42	NA	NA	0.00	0.00
Doubleday Book Club	Unsecured	207.34	NA	NA	0.00	0.00
First Bank	Unsecured	587.84	NA	NA	0.00	0.00
Ford Motor Credit Corporation	Secured	10,455.50	10,455.50	10,455.50	10,455.50	773.51
Ford Motor Credit Corporation	Unsecured	NA	0.00	0.00	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	614.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	645.00	645.99	645.99	645.99	0.00
MCI	Unsecured	325.39	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	160.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	980.00	NA	NA	0.00	0.00
MRSI	Unsecured	1,743.00	NA	NA	0.00	0.00
National City Mortgage Co	Secured	133,765.28	120,998.32	120,998.32	0.00	0.00
National City Mortgage Co	Secured	133,765.28	12,594.28	12,594.28	12,594.28	0.00
Northway Financial Corporation	Unsecured	1,017.58	NA	NA	0.00	0.00
Oak Lawn Radiologists SC	Unsecured	74.00	NA	NA	0.00	0.00
One Click Cash	Unsecured	300.00	NA	NA	0.00	0.00
Orkin Pest Control	Unsecured	164.80	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	NA	1,741.55	1,741.55	1,741.55	0.00
PLS Payday Loan Store	Unsecured	2,951.00	NA	NA	0.00	0.00
Sunrise Credit Services, Inc.	Unsecured	701.00	NA	NA	0.00	0.00
Surety Finance	Unsecured	754.00	NA	NA	0.00	0.00
TCF Bank	Unsecured	975.00	NA	NA	0.00	0.00
U S Cellular	Unsecured	1,078.03	NA	NA	0.00	0.00
WOW Internet & Cable	Unsecured	603.11	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$120,998.32	\$0.00	\$0.00
Mortgage Arrearage	\$12,594.28	\$12,594.28	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,455.50	\$10,455.50	\$773.51
<b>TOTAL SECURED:</b>	<b>\$144,048.10</b>	<b>\$23,049.78</b>	<b>\$773.51</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$3,732.30</b>	<b>\$3,732.30</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,694.05</u>	
Disbursements to Creditors	<u>\$27,555.59</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$32,249.64</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/26/2013

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.